

Information to identify the case:

Debtor 1	<u>Alan R Shetler</u>	Social Security number or ITIN	xxx-xx-4927
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina J Shetler</u>	Social Security number or ITIN	xxx-xx-8894
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70584-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan R Shetler

Christina J Shetler
fka Christina J Walters

12/13/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alan R Shetler
Christina J Shetler
Debtors

Case No. 19-70584-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Dec 13, 2022

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alan R Shetler, Christina J Shetler, 382 Weller Road, New Florence, PA 15944-6745
cr	+ Citibank, N.A., as Trustee for CMLTI Asset Trust, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15525434	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
15135505	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15125186	Nasa Federal Credit Un, Attn Loan Servicing Dpt, Upper Marlboro, MD 20774
15125187	+ Old Line Bank, 1525 Pointer Ridge Pl, Bowie, MD 20716-1860
15125188	+ Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Dec 14 2022 04:48:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ EDI: RECOVERYCORP.COM	Dec 14 2022 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148207	EDI: BANKAMER.COM	Dec 14 2022 04:48:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
15125182	+ EDI: BANKAMER.COM	Dec 14 2022 04:48:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15129417	EDI: DISCOVER.COM	Dec 14 2022 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15125183	+ EDI: DISCOVER.COM	Dec 14 2022 04:48:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15125184	+ Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2022 23:48:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15125185	EDI: JPMORGANCHASE		

District/off: 0315-7

User: auto

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		Dec 14 2022 04:48:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15137662	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 13 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15161183	Email/PDF: resurgentbknofications@resurgent.com	Dec 14 2022 00:02:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15150235	Email/Text: e-bankruptcy@nasafcu.com	Dec 13 2022 23:48:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
15146036	+ Email/Text: bankruptcyntices@psecu.com	Dec 13 2022 23:49:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15125671	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15125189	+ EDI: WTRRN BANK.COM	Dec 14 2022 04:48:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Alan R Shetler thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Christina J Shetler thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor Citibank N.A., as Trustee for CMLTI Asset Trust lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

District/off: 0315-7

User: auto

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7